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CERTIFICATE PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this correspondence, pursuant to 37 C.F.R. §1.8, is being sent via facsimile to: the Assistant Commissioner for Patents, Attention: Group Art Unit 2761, facsimile number (703) 305-0040 on November 4, 1999;

Date:

November 4, 1999

By

Barbara A. Felling**PATENT****IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicant: Richard Marc Libman

Docket No.: 23651.0500

Serial No.: 08/834,240

Art Unit: 2761

Filing Date: April 15, 1997

Examiner: Alvarez, R.

TITLE: METHOD AND APPARATUS FOR
PREPARING CLIENT
COMMUNICATIONS INVOLVING
FINANCIAL PRODUCTS AND
SERVICES**RESPONSE TO OFFICE ACTION**Box Amendment-Non Fee
Assistant Commissioner of Patents
Washington, D.C. 20231

Dear Sir:

In the Claims

Please amend Claim 1 as follows:

1. A method for automatically preparing a client communication pertaining to a financial product or insurance product for a client, wherein the client communication is for combined use with a corresponding and respective host vehicle, the method comprising:

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